

Daryl L. Horton

Assistant to the Pastor

Mt. Zion Missionary Baptist Church

Biography:

Daryl is the Assistant to the Pastor at the Mt. Zion Missionary Baptist Church. In addition to serving the general church membership, Daryl serves as the Youth Pastor for Mt. Zion. In this capacity, Daryl oversees youth ministry leaders, provides counseling and spiritual direction to youth and their families, and evaluates all youth programs and operations to determine their effectiveness.

Other Service to the Community:

- Pastor of the Day, Texas State Chamber
- Michael and Susan Dell Center Community Collaborative Steering Committee
- African American Resource Advisory Commission
- Student Health Advisory Council
- Family Readiness Group Leader
- Mentor, Austin Independent School District

Mt. Zion is located in a “Severely Distressed-Primary” area of Austin (2938 East 13th Street Austin, TX 78702).

Karen L. Langley
Commissioner
Community Development Commission

Biography:

Karen is a board member of the City of Austin's Community Development Commission. Karen is a visionary, results-oriented professional with over 25 years of successful non-profit executive-level leadership experience. Karen's expertise is in strategic planning, fundraising, budgeting, political analysis, and public and community relations. Karen possesses solid experience in board relations and development, staff development, human resources management, and volunteer recruitment and management.

Professional Career:

Karen has served as Executive Director for the following organizations:

- Family Eldercare
- Lyons Garden Senior Housing Community
- Texas Alliance for Human Needs

Community Board Membership:

- Austin Area Human Services Association
- Texas Low Income Housing Information Service
- Texas Senior Advocacy Coalition
- Texas Guardianship Association
- Trinity Child Development Center

Community Appointments:

- Community Development Commissioner
- East View Campus Advisory Committee
- Elder Rights Task Force
- Ad-Hoc Study Committee on Medicaid Liens and Estate Recovery
- Senate Advisory Committee on Workfare, Interim Legislative Study
- Advisory Panel on Work and Welfare, Texas State Job Training Coordinating Council

Rosa Rios Valdez

Executive Director

Business & Community Lenders of Texas

Biography:

Rosa Rios Valdez has 30 years of experience in economic development management, lending, real estate development and non-profit leadership. Ms. Rios Valdez maintains a network of local, regional, statewide and national lenders and lends her expertise in local, state and national collaborative efforts.

Professional Career:

Karen has served the following organizations:

- Director of Economic Development for the Lower Colorado River Authority
- Manager of Business Finance for the Texas Governor's Office of Economic Development
- Deputy Director for the Austin Economic Development Corporation

Other Service to the Community:

- Comerica Bank, Texas Community Development Advisory Council
- Travis County Bond Advisory
- Board Secretary & Loan Committee NeighborWorks Capital Corporation
- Capital Area Planning Council Economic Development Board
- Board Member Hispanic Institute of Technology
- National Rural Economic Developers Association
- Former Chair of Travis County Housing Authority
- Foundation for Women's Resources

Business & Community Lenders (BCL) Population Served:

BCL of Texas has a 20 year record of making loans to small businesses for the purpose of creating jobs and improving the economic conditions in communities throughout Texas.

BCL's focus is to assist underserved businesses, including minority-, women-, veteran-owned and rural area businesses that often don't have ample financing options available.

Additional Information:

Established by community volunteers from the central Texas region in 1990, BCL of Texas is a not-for-profit community development corporation, which furthers economic development by promoting and assisting in the growth of small businesses in Texas.

In addition to providing business with counseling and technical assistance, BCL of Texas originates, underwrites, processes, closes and services business loans to healthy, growing businesses. Its mission is to create long-term jobs through business development and ensure that local communities benefit by an increased sales and property tax base for the long term. Additionally, the organization also provides homebuyer education programs, assists first-time homebuyers with the purchase of their first home and helps customers remain responsible and successful homebuyers.

Business and Community Lenders (BCL) of Texas, a local Texas non-profit business lender, was one of four organizations designated by the U.S. Small Business Administration to participate in the newly developed Community Advantage Pilot Program. The Community Advantage is a pilot initiative aimed at increasing the number of SBA 7(a) lenders who reach underserved communities and were not previously able to offer SBA loans. Community Advantage will offer up to \$250,000 with an 85 percent guarantee for loans up to \$150,000 and a 75 percent guarantee for loans of more than \$150,000. This initiative, which allows specially-qualified community business lenders to

participate in the popular SBA 7(a) business lending program, seeks to improve the capital resources available to small businesses.

BCL is a leader in business expansion capital and community development. When a business comes to BCL of Texas, the organization:

- Assesses their needs and provides counseling on how to help their situation
- Provides underwriting to determine if the business is financially sound enough to take on debt
- Offers technical assistance to teach businesses new management techniques, new ways to market their business, how to retain accounts, etc.
- Structures, packages and processes loans for qualified businesses

In 2008, BCL of Texas:

- Facilitated more than \$19,579,168 in Texas through its lending programs and created 418 jobs
- Assisted 500 businesses with business counseling
- Provided homebuyer education to 468 families, of which 417 purchased a home
- Lead an entrepreneurial collaborative with five business technology centers to serve 44 South Texas counties

Since its inception, BCL of Texas has facilitated more than \$336 million in business loans throughout Texas and has created more than 3,500 jobs.

The BCL volunteer Board and staff have a vision of excellence. BCL has a highly talented pool of commercial loan officers on staff and on our loan committee. The business and community loan process is streamlined and efficient.

Blanca Zamora Garcia

Owner

Casa Blanca Realty

Biography:

Blanca is the owner of Casa Blanca Realty, a small business located in a low-income community. Blanca is a Neighbor Listing Broker for the Housing and Urban Development (HUD) Real Estate Owned (REO's) properties. As an NLB, Blanca is responsible for securing properties and marketing those properties with a priority to owner occupant buyers. Blanca provides technical assistance to other real estate professionals on the HUD process for buying and selling HUD REO's and conducts on-site training for HUD market and managing contracts.

Blanca is also the official broker for selling homes constructed by the local American Youthworks organization. American YouthWorks is similar to Habitat for Humanity and constructs homes for low-income families.

Casa Blanca Realty is located in a "Severely Distressed-Primary" area of Austin (1715 South 1st Street, Austin, TX 78704).

Other Service to the Community:

- Served on the Travis Central Appraisal District Appraisal Review Board
- Served on the Board of Directors for the Greater Austin Hispanic Chamber of Commerce, including one term as Board President
- Leadership Austin Board member
- Leadership Austin Class of 1994
- Settlement Club Member